









Letters is optional.

The postage on registered Letters must be prepaid in advance for registered Letters being sent out on the postage on other Letter.

The prepayment of the postage on Newspapers, other printed papers and Packages Patterns is compulsory.

F. W. MITCHELL,  
Postmaster General

General Post Office,  
Hongkong, 22nd December, 1871.

It is hereby notified for general information that henceforward the rates of Postage, which must be paid in advance, chargeable upon Books and Pattern Packets posted at Hongkong, to any of the British Postal Agencies in China and Japan, to be forwarded by the British Contract Mail Packets to the Australian Colonies and New Zealand, will be as follows:

For a Packet not exceeding 1 ounce	in weight.....	2 cents
For a Packet above 1 ounce and not exceeding 2 ounces.....		4 "
For a Packet above 2 ounces and not exceeding 4 ounces.....		8 "
For a Packet above 4 ounces and not exceeding 8 ounces.....		16 "
And on every other every additional ounce or fraction thereof.		

F. W. MITCHELL,  
Postmaster General

General Post Office,  
Hongkong, 10th June, 1870.

It is hereby notified for general information that on and after the 1st August next, Commission chargeable on Money Orders issued upon the United Kingdom at Hongkong, Shanghai, and Yokohama will be as follows:

On sums not exceeding £2.....	18 cents
Above £2 and not exceeding £5.....	36 "
Above £5 and not exceeding £10.....	54 "
Above £10 and not exceeding £100.....	72 "

F. W. MITCHELL,  
Postmaster General

General Post Office,  
Hongkong, 15th July, 1870.

It is hereby notified for general information that the Postage on Letters addressed to New Zealand, when forwarded via Southampton, will henceforward be 3s. 6d. for each half-ounce or any other weight, and the postage on Letters so left to be collected on delivery of the Letters. Unpaid Letters will be subject to an addition of 1s. 6d. for each half-ounce or any other weight or charge on delivery.

F. W. MITCHELL,  
Postmaster General

General Post Office,  
Hongkong, 23rd August, 1870.



## Extracts.

The mayor of a well-known town in Blackshire became the patron of the theatre under Mr. M.—'s management; in 1860, and gave a hundred guineas for a box for the season. This liberality did not arise from any particular taste for dramatic literature, or any other kind of literature; but he paid thus handsomely for the box because he was so infatigably devoted to the play, and his predecessor in office paid the same sum, and he would not be outdone. He attended every night, was always pleased, and very friendly with the manager, and one night Mr. M.— made his appearance in *Hamlet*, it being wholly the mayor had never seen; and when in the mad scene, Hamlet appeared with his dress in disorder, the mayor took offence at the exhibition, and he asked his friend to leave him before the town took his conduct for a sign that the actor was drunk, and he would have no such things if he could help it. So, accordingly, he went round to the stage, and waited at the side till the end of the scene when he thus addressed the tragedian:—"Mr. M.—, till to-night I looked upon you as a respectable man, and now I see you are given to drink, for no sober man would go before a respectable audience with his dress so frill hanging about like that, and his stockings down. Why, you ought to be ashamed of yourself!" The tragedian, astonished at the ignorance of his patron, said, "My dear sir, you are quite mistaken. I assure you I only adhere to the author's instructions in respect to the disordered dress, to show—"

"Who wrote this play?" demanded the mayor. "Good gracious!" exclaimed the actor, "you are so ignorant of your own country that I do, replied the mayor, "but I will take care that he writes no more for this house as long as I have anything to do with it, and so you may tell him."—*The Works of Wit and Humour.*

(Liberal Review.)

There are a good many people in the world who never get on their feet in character. Their undoubted abilities and virtues remain hidden even from themselves, and less worthy men rush past them in the race of life. To this class of being belongs the muff.

His speech may be a good one in itself, being full of logical argument and brilliant rhetoric; but it will appear tame and flaccid, because delivered badly. It is equally certain that he will make a wretched dramatic performance, in which he is engaged. He loses his cues, forgets his part, stammers and stumbles, and betrays his nervousness by the awkwardness of his gait and his sheepish appearance. In every peal of laughter which is induced he seems masked for. When people chuckle at his "hits," he fancies they are laughing at him—as, no doubt, in many instances they are. He is so much of a coward, he fearfully imagines that he has done something wrong, or that there is something amiss with his dress. And he has the unfortunate knack of making it evident to everybody that his mind is haunted by these torturing doubts. "Yet, for all this, the muff is by no means a fool. Give him work which he can perform when no one is looking on, and he will do it as well as any man is creditable. He will make no attempt to shrink. He would rather be set at task than set himself one, for he readily recognises the fact that it is his mission to follow rather than to lead. He is ever ready to support any reasonable scheme, but it is rarely indeed that he comes out in the character of the proposer of one. He has no faith in his own individuality, and he is consequently without any responsibility on to sturdier shoulders than his own. He is generally willing to do anything for everybody, but he must be looked well after, and kept up to the mark. His weakness of character and his generosity are, of course, traded upon to a very large extent. He is too often made the tool to help forward other men's schemes, and his resources tapered to an undue extent. He is too frequently, however, rewarded, for the simple reason that it is not known what he has done. Those who use him keep their own counsel, and he, through causes which will be evident, keeps his, too. He, somehow or other, in spite of this, manages to juggle through the world very comfortably. His is not one of those active, nervous temperaments, which are so common, and which are full of lunging into fresh schemes, and taking fresh fields in, which to exercise the talents they feel lie within them. He is quite satisfied simply to juggle along doing his duty. It is of such stuff as that of which muffs are made, men are constituted who contentedly remain a life-time in one situation—who are quite content to die in the same place in which they were born, and under the same name by which they were called. They are quiet pleasureurs; but they are none the less enjoyable for all that. He does not envy those who enjoy life in a more noisy and brilliant fashion than he does. He may not, and then, heave a sigh, and wonder how it is that he was not born like such people, but the matter goes no further. He is not jealous, at any rate, and he is not envious. He is not a man of no position. He is only miserable when people take advantage of his weakness, and destroy his self-possession by bullying and riding rough-shod over him.

It is often a matter of surprise how many muffs manage to get married. But they frequently do so. Doubtless, they endure mental agony before the final step is resolved upon. But this can only be a very short time, for they are generally very quiet until such time as it is publicly declared that he is "engaged." He receives the congratulations of friends on his good fortune, in a bashful, diffident manner, and objects to have the subject dwelt too largely upon. He will say nothing which will commit him, or may be turned into ridicule, for, of all things in the world which he dreads more than the loss of time, it pains him as much as the lash. He turns his back. To this may, no doubt, be traced the fact that, invariably, when he contemplates matrimony, he forsakes all his old haunts and companions, until such time as his intention is made known to the world. He will never be discovered spooning or flirting in company, for he could not stand the "chaff" which such conduct would bring down upon him. And yet those who know him have studied his character can tell you that he has never been so happy as when he sees through him. As soon as he temporarily forsakes them, and assigns no cause, they know what is about to happen. The embarrassed lovers, whom one sees upon the stage, convey but a vague idea of his state when "popping the question." It is a pity that that prejudice which people have against the subject. Did it not do so, we might have some revelations, which would be very some revealing, at the same time, very uninteresting. For, after all, the world has but an imperfect conception of what most love-passages consist of. The majority of people's conceptions are founded upon their own experiences, or the idea what they themselves would do under certain circumstances, and they would do under certain circumstances upon the supposition that they have no experience may hold true. Now, of course, circumstances, but it will not hold true for others, for the simple reason that differently constituted men and women act differently under the same circumstances. And then it is very evident, in the majority of love-scenes upon the stage, that they have been made to order.

It is one of the best features in the muff that he is firm in his friendships. Thus, if he makes for himself a genuine friend, he remains true to those he has a genuine friendship with him throughout his life as long as life. A good deal of enduring work may be got out of him, for, as has been hinted, he can work well when no

exposed to general observation. He can paint good pictures, write good books, or solve difficult mathematical problems, though his public conduct might induce a very contrary belief in the minds of on-lookers. Altogether he is often a very useful being, and the world would sustain substantial loss were his services to be discontinued. He does not deserve the comparative contempt with which he is recorded.

**Vulgar People.**  
(Continued.)

By the above, we allude to a certain class of men who are constantly, monkey-like, as assuming a degree of gentility to which they have no earthly claim; but to convince them of this failing would be something like, to use an old aphorism, "trying to stop the side with a pitchfork." It's of no avail bringing forward the most convincing arguments, that, in the eyes of the vulgar, and passions, vulgarity still stamps indelibly their most trivial as well as their most important actions; and you are still in the same position as when you essayed to bring them round to your own sentiments; they either can't, or, much nearer truth, won't confess that you have read their real characters.

Conspicuous among such are retired tradesmen who have started up by commerce, and not by honest toil, but by industry, close application to business, and unswerving determination to watch for and seize every opportunity that presented itself to advance their prospects, ultimately obtained a comfortable independence. The poor mother-in-law in her young days could bask, wash, sew, and mend; but now to teach such sons the ways the dagblows went to, and to show the vulgarities were consistent with the glowing sphere of gentility in which they are at present imaginary shining stars. Another phase of their life is noticeable in their constant seeking, with blind and most ridiculous vanity, for grand connections; they are impressed with the idea that to reckon on their list of friends even the cast-aside well-to-do mistress of a fashionable house, with her maid and a hired carriage, arguments to an enormous extent their genteel position in life; or the acquaintances of that delightful half-pay, always half-sick, over, old naval officer who lives on the opposite side of their fashionable street, with a young-looking wife and half a dozen grown-up daughters, and a like number of married off-sons—these latter, however, are, at present, the only ones with sufficient assurance, to enable them to stare a troop of diabolical fairy out of countenance—adornments which our would-be fashionables must take for the essence of good breeding. A the olive branches of the ex-tallow chandler or greengrocer grow up, they are taught as one of their principal lessons in life to look down upon an ass, and to be the envy of the majority of the fashionable notice, the honest, respectable trade which raised their parents to a position of wealth and independence. "Botha business! that was right enough for pa, but I'm a gentleman!" we have often heard pass from the lips of youths who owed all they possessed to trade; and too often have we seen such youths, though springing the gentility of these about them in the morning, and in the evening, in the parish pauper. A class of associates who materially assist in fostering and nurturing the above-mentioned idle, fallacious ideas is found in individuals deriving subsistence from an appointment in some Government office or other (not, be it understood, that we even for a moment intend to cast the slightest stigma on peace seekers and placemen, but a whole, but a few, who, without being so well known to be as hard as described), which having most probably obtained more through interest than their own merits, is considered as a sufficient reason for treating with contempt those who do not like themselves, live idly at the expense of others' labour and hard-earned savings. What is more common than to hear such people of their own class say, "I'm a gentleman, but I'm a pauper." The teacher in infancy anticipated their every childish want, as the "old woman," talk of the makers of their coat as the "build," and the unfortunate tailor who "built" it, and who has no doubt, called twenty times for his money, and as many times was told "not at home," as their "rascal." Coming from such persons, of course such language cannot possibly

Another specimen is to be found in that class of young gentlemen who constantly indulge in the most sickening pretensions to fashion and grandeur, speaking of the actual possession of a carriage and footmen as indispensable to their happiness; if they attend a *matinée musicale* or an opera, it is not for the purpose of enjoying the sweet harmonies of the orchestra, but as they invariably take care to impart to you, their friends, the fact that they have been so. We have known this actually done by a young man whose parents at one time filled a very menial position; but now are classified among our moneyed aristocracy, a position attained by spending the best portion of their life in a series of toil and rigid economy. Perfectly aware, as they must be, of this themselves, why do they for a moment encourage a course of dissipation and extravagance, and thus place their children which cannot but disgust every reasonable, thinking man? From a constant habit of viewing which each other in such out-and-out extravagance of conversation, in imitation, as they fondly imagine, of the aristocracy, the very tone of voice becomes changed, and it becomes an impossibility for them to speak half a dozen words without terminating those words with a loud, booming, droning "aw." An old school-fellow, who has been through all the vicissitudes of fortune, and has seen the whirls, whips, and, joined in other pleasure-giving games with them before they assumed the garb of gentility, or, rather, before their parents threw aside the coarse apron of the shop, meets them in their daily walk with a pleasant "Good afternoon, George," and is greatly astonished to see his quondam companion adjust an eye-glass, and then, with a loud, booming, droning "aw," with the utmost indifference, say, "Aw, I don't care; can't weenabaw. Don't know yav!" It is astonishing how prevalent among this interesting section of the rising generation is an unusual ambition for the knowledge of subjects scientific and philosophical. According to some, zoology is their favourite study; others, the science of chemistry, some, again, the study of geology and modern botany. It is only in name they have any idea of such attainments; sound them on either subject, and you generally find a blank, a total want, which is excused by—"Aw, I can't just now recall to mind." Others again—whether from prying or from hearsay, it matters not—are so much admiration for poetry that they will listen to the most trivial scraps of poetry, often with quotations from "Scott, Moore, Byron, &c., and even go so far as to consider themselves trustworthy literary critics by eulogising or condemning, as it may happen, the poems of some of our greatest authors, be the intense delight of their fond and rather foolish parents, who, with open ears and gleaming eyes, are in a perfect maze of delectating fancy, and are astonished knowledge exhibited by their mere children. Should it at all become necessary for any of these young hopefuls to enter life and make their own fortunes (although such an idea is generally scouted when mooted), no trade must be selected to attain such an end; nothing, lower than a profession; their capabilities, extraordinary talents, education, and, chief of all, *poetical position*, prevent any such consideration, and, being the sons of the nobles, the barons, the dukes, or at least the officers in the army, competitive examination in the latter will probably be a great affront to our would-be gentility donning the martial uniform. 'Tis in this manner our

professions are filled with half-hungry, half-learned men, who had they followed the path of industry, high enabled their parents to amass wealth, would no doubt, have followed in their footsteps. But then, we forget, trade is vulgar. Many such sons live in the hope of their fathers' death, and in many instances show their desire so palpably as to rob their parent's declining days of peace, his nights of much-needed repose, squander what they can of his hard-earned money, bring dishonour on his honest name, and then wonder, when the wished-for death-bed comes, that they are cut off with an angry scolding.

A story which is infinitely more romantic than the majority of those usually deemed good enough for dramatic purposes, is the earlier scenes at least, being a Confederate general and a Federal soldier. This last, a man named Henry Dillon, who is now the "prominent" newspaper editor in New Orleans, served in the Second New Jersey Cavalry, and accompanied his regiment on Grierson's famous raid through Mississippi. He was one of the "moukling party" which one day saw and captured a "squad" of guerrillas, and one of his staff officers, Snota, was exchanged, and the general fell mortally wounded by a shot from Dillon's rifle. He felt that he was dying, and asked the man to write a letter to his wife from his inside pocket his will, bequeathing all his property to his wife and daughter, and also a life insurance policy for 50,000 dollars. "Oh," said the man, "I will do that for you," and he obtained a pledge from Dillon that he would forward the papers to the Stegman family at the first opportunity which presented itself in those troublous times. Nor did he ever forget his promise. The man then advanced the claim for the owners, and at last resolved to keep the papers until some inquiry should be made for them. This has lately occurred, and the man has been arrested, and furnished by the papers for information of the possessor or her father's will, and offering 500 dollars for its recovery, Dillon immediately replied to it. Miss Stegman, a niece of Mrs. "Natchez," paid the man a large sum of money for the precious document, and expressed her deep gratitude to its custodian. It is said that the estates in Alabama and Georgia to which the mother and daughter are now exiles, may be made good, the claim valued at \$200,000 dollars, though litigation had previously arisen on "the production of a forged will" by some male relatives of the deceased gentleman. The man, however, has been arrested, and further legal proceedings that will inevitably ensue. It only remains to add that the ex-Federal soldier gallantly distinguished himself in action, and was one of the few survivors of the battle of Gettysburg, and that he is now in search for bravery.

**A Breach of Promise Case.**  
(Continued.)

The case of *Targott v. Vincent*, tried recently in the Bail Court, offers a better illustration of the law on breach of promise than an length of argument. The parties were not of high life, and they were of tender age. The lady was the daughter of a market gardener and the unhappy defendant was engaged to a chemist's assistant; at the large salary of £40 a week, the lowest of the £40s. Was she obliged at a very early age, for she had not emerged from her teens; the "erred deceiver" was twenty-two. His counsel urged that a marriage between two such hopelessly ought to be forbidden by the law. The judge said, "I will not bind her to marry; but I will not deprive her of her privileges; but we are astonished that an counsel had the audacity to suggest that it was the duty of a man, before entering on marriage to take good care that he should not suit to our English population." Whether it was to guarantee the law for the rash and ill-timed exhibition of common sense, or for some other moral reason, the jury gave the interesting young maid £250 damages, which, with the costs, would probably make £400. The defendant was a nice briden for a young chemist's assistant, starting in life. The young lady has, however, found that the law can betray her as well as her lover. The Judge in Banco gave her the option of taking the £400 as a new trial, or her loss. This is far too much. In Scotland, a trumpety case of this sort would have been tried before a sheriff in a summary way, and the plaintiff might have received a dozen pounds of damages, to be paid by instalments, and a certificate for the damage to her matrimonial prospects. Why cannot these trumpety cases be sent to the County Courts? At *Nisi Prius* the jury feel bound to give high damages, to the detriment of respectability and sedateness in their proceedings. In a trial for breach of promise, the only thing that is not laughed at is the damage.

**Insurances.**

**THE HONGKONG FIRE INSURANCE**

COMPANY, LIMITED.

**REDUCTION IN RATES ON CHINESE RISKS.**

ON and after the 15th instant, the minimum rate for the insurance against Fire of Chinese Premises in this Colony will be reduced to Two per cent. per annum.

**JARDINE, MATHESON & Co.,**  
General Managers,  
HONGKONG FIRE INSURANCE COMPANY, LIMITED.  
15 1897 Hongkong, 14th November, 1870.

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**NOTICE.**

**THE QUEEN INSURANCE COMPANY.**

THE following rates will be charged in future for SHORT PERIOD Insurance, viz:

Not exceeding 10 days, 1/2 of the annual rate.	
Not exceeding 1 month, 1/2 do. do.	
Above 1 month and not exceeding 3 months, 1/2 do. do.	
Above 3 months and not exceeding 6 months, 1/2 do. do.	

**NORBON, LYALL & Co.,**  
Agents for the Queen Insurance Company,  
at 242 Hongkong, 22nd January, 1870.

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**IMPERIAL FIRE INSURANCE COMPANY.**

REBUTION in the rates of Insurance on Buildings further altered as follows:—

For further particulars see the following Announcements:—

Rates will be charged for Fire Insurance as follows:—

Detached & semi-detached Dwelling for SHORT PERIOD Insurance, viz:—	
Other dwellings, removed from town, and their contents, 1/2 per cent.	
Other dwelling Houses, used strictly as such, and their contents, 1/2 per cent.	
Godowns, Offices, Shops, &c., and their contents, 1 per cent.	

**GIBB, LIVINGSTON & Co.,**  
Agents Imperial Fire Insurance Company,  
at 644 Hongkong, 7th March, 1855.

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**NOTICE.**

**ROYAL INSURANCE COMPANY.**

THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice:—

Detached and semi-detached Dwelling Houses (removed from the town) and their contents, 1/2 per cent.	
Other Dwelling Houses (similarly situated) and their contents, 1/2 per cent.	
Offices and Godowns and their contents, 1 per cent.	

Other Risks by Special arrangement.

The following rates will be charged for SHORT PERIOD Policies:—

Not exceeding 10 days 1/2 per cent.	
Not exceeding 1 month 1 per cent.	
Above 1 month, and not exceeding 3 months, 1 1/2 "	
Above 3 months and not exceeding 6 months, 2 "	
Above 6 months, the full annual rate of 1 "	

**ROBT. S. WALKER & Co.,**  
Agents for the Royal Insurance Company,  
at 1783 Hongkong, 13th September, 1869.

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**LONDON AND ORIENTAL STEAM SHIP COMPANY.**

**TRANSIT INSURANCE OFFICE.**

137, LEADENHALL STREET, LONDON.

ESTABLISHED 1843.

THE UNDERSIGNED are authorized to accept risks on behalf of this Office, by First Class Steamers and Sailing Ships.

A. McIVER, Agent.  
at Hongkong, 1st July, 1867.

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**PHENIX FIRE INSURANCE COMPANY.**

THE Undersigned having been appointed Agents to the above Company at this Port, are prepared to grant Policies against Fire to the extent of \$40,000, on Buildings, or on Goods stored in any Warehouse.

**DOUGLAS LA PRAIK & Co.,**  
at 717 Hongkong, 9th November, 1868.

**Insurances.**  
DRESDEN INSURANCE COMPANY FOR  
SEA, RIVER, AND LAND TRANSPORT.  
DRESDEN.

**T**HE undersigned having been appointed  
General Agents in China for the above  
Company, are prepared to accept risks and issue  
policies of Insurance at the current rates of  
Premium.

CARLOWITZ & Co.,  
General Agents in China  
6m 2193 Hongkong, 15th December, 1871.

**NOTICE.**

**IMPERIAL FIRE OFFICE.**

**P**OLICY and after this date the following rates will be charged **SHORT PERIOD** Insurances, viz.:

Not exceeding 10 days	1/4 of the annual rate
Not exceeding 1 month	1/2 of the annual rate
Above 1 month, and not exceeding 3 months	3/4 of the annual rate
Above 3 months, and not exceeding 6 months	1 of the annual rate
Above 6 months	the full annual rate.

**G. B. B. LIVINGSTON & Co.,**  
*Agents, Imperial Fire Insurance Company,*  
47 675 Hongkong, 18th August, 1869.

**YANG-TSZE INSURANCE ASSOCIATION OF SHANGHAI.**

**CAPITAL AND SURPLUS 750,000 TAELS**

**POLICIES** granted on *Marine Risks* to all parts of the World, at current rates.

In addition to the usual *Fire Insurance*, this Association now returns to all policy holders *One third of its yearly profits* on Insurance business divided *pro rata* to the net premium contributed.

**RUSSELL & Co.,**  
Agents  
at 108 1/2 Hongkong, 26th December, 1870.

**THE LIVERPOOL AND LONDON  
TRADERS' INSURANCE  
COMPANY.**

**THE** undersigned having been appointed Agents for the above Company at this port, are prepared to grant Policies against *Marine Risks* at current rates.

**HOLLIDAY, WISE & Co.,**  
at 77 1/2 Hongkong, 26th December, 1870.

**THE LONDON & ASSURANCE  
CORPORATION**  
(INCORPORATED BY ROYAL CHARTER  
OF  
HIS MAJESTY KING GEORGE THE FIRST,  
A.D. 1720.)

**THE** undersigned having been appointed Agents for the above Corporation, are prepared to grant Insurances as follows—

Policies at current rates, negotiable either here  
 in London, or at the principal Ports of India,  
 China, and Australia.

**FIRE DEPARTMENT.**  
 Policies issued for long or short periods at  
 current rates.

**LIFE DEPARTMENT.**  
 Policies issued for annuities not exceeding £5,000  
 on reasonable terms.

HOLIDAY, WISE & CO.  
 127 Hongkong, Lat November, 1870.

**THE ROYAL EXCHANGE ASSURANCE  
 CO. OF LONDON.**  
 The Undersigned having been appointed  
 Agents of the above Corporation, are pre-  
 pared to grant Policies against Fire at current  
 rates.

**BUTTERFIELD & SWIRE,**  
*Agents, &c., Pray*  
 1569 Hongkong, 26th August, 1870.

**COMPAGNIE LYONNAISE D'ASSU-  
 RANCES MARITIMES.**  
*Société anonyme. Usine au Capital de 5,000,000  
 de francs (six millions).*

**THIS COMPANY, being authorized for the pur-  
 poses of Marine Insurance in the French  
 East, with the**  
**LORD MARSHAL, Capital of 6,000,000 francs**  
**And with the OTIE FRANCHISE**  
**D'ASSURANCES MARITIMES,**  
 Capital of ..... 5,000,000 francs

Offers to the ASSURED the  
 Security of a collective  
 Capital of ..... 7,000,000 francs

Agencies established, and Policies made  
 payable in Lyons, Paris, London, Marseille,  
 Calcutta, Bombay, Yokohama, Hongkong, and  
 Shanghai.

The undersigned having been appointed  
 Agents in China for the above-named Com-  
 pany, are prepared to accept Marine risks  
 foreign or coastwise, at current rates.

1377 Hongkong, 23rd July, 1870.

**DOUMAN MARINE INSURANCE  
 COMPANY, LONDON.**

INCORPORATED 1853,  
CAPITAL, £1,000,000.

**THE** Undersigned having been appointed Agents for the above Company, are prepared to accept Marine Risks and Issue Policies at current rates.

**AUGUSTINE HEARD & Co.**  
of 1851 Hongkong, 7th June, 1897.

**THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**  
No. 11, Lombard Street, LONDON, E.C.  
ESTABLISHED 1821.  
And empowered by special Acts of Parliament.

Subscribed Capital, £1,000,000. Sterling  
Total Invested Funds up to 7,750,000  
Annual Income " " 326,000

**THE** Undersigned having been duly appointed Agents for the above Company, are prepared to take risks against Fire, on the usual terms.

**OLYMPHANT & Co.**  
of 2517 Hongkong, 7th December, 1896.

**UNIVERSAL MARINE INSURANCE COMPANY, LIMITED, (OF LONDON).**

**THE** Undersigned having been appointed Agents for the above Company at the Port, Shanghai, Foochow, Hankow, and Yokohama, are prepared to accept Marine Risks at Current Rates.

**GILMAN & Co., Agents.**  
of 437 Hongkong, 9th March, 1871.

**SATAFYA SEA AND FIRE INSURANCE COMPANY.**

**THE** Undersigned having been appointed Agents in Hongkong for the above Company, are prepared to grant Policies against Sea Risks at current rates.

**RUSSELL & Co.**  
of 1022 Hongkong, 1st April, 1895.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**

**THE** Undersigned having been appointed Agents for the above Company, are prepared to charge on **SHORT PERIOD** Insurances, viz:—

Not exceeding 1 month of the annual rate	1	do.
Above 1 month and not exceeding 3 months	2	do.
Above 3 months and not exceeding 6 months	3	do.
Above 6 months and not exceeding 12 months	4	do.
Above 12 months the full annual rate	5	do.

**GILMAN & Co., Agents.**  
of 630 Hongkong, 7th April 1896.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.**

**REDUCTION IN THE RATES OF PREMISE.**  
Deducted & semi-deducted Deaths, 10 per centum  
Sinking Hazard removed from towns, 10 per centum  
and their contents.

Other dwelling Houses insured strictly as such, and their contents.

Goldsmiths, Offices, Shops, &c., and 10 per centum on their contents.

**GILMAN & Co., Agents.**  
North British and Mercantile Insurance Company.  
of 896 Hongkong, 10th March, 1895.

**MERCHANTS' MUTUAL MARINE INSURANCE COMPANY OF SAN FRANCISCO.**

**ENGAGED EXCLUSIVELY IN MARINE INSURANCE.**  
Paid up Capital—\$500,000.

**THE** Undersigned having been duly appointed Agents of the above Company, are prepared to accept Marine Risks on the usual terms.

**OLYMPHANT & Co.**  
of 1293 Hongkong, 2nd July, 1890.

**Insurances.**  
**MANCHESTER FIRE ASSURANCE CO**  
**PANY OF MANCHESTER AND**  
**LONDON.**

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**T**HE Undersigned have been appointed  
 Agents for the above Company at Hong  
 kong, Canton, Foochow, Shanghai, and Ha  
 kow, and are prepared to grant Insurances  
 Current Rates.

**HOLLIDAY, WISE & Co.**  
 at 1558 Hongkong, 15th October, 1898.

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